

REMARKS

Claims 2 and 4-6 are pending in this application, of which claims 2 and 4-5 have been amended and claim 6 is newly-added.

The Examiner has maintained all of the prior art rejections of claims 1-2 and 4-5 from the previous Office Action.

Applicants respectfully traverse these rejections.

The Examiner has cited column 3, lines 17-20 of **EP '325** for disclosing a credit number provided by the user to a secure transaction server 19, and the Examiner has urged that it is well-known that the credit "number" can come in the form of a credit card. The Examiner presented a similar argument regarding **WO '617**.

Even assuming, arguendo, that this is true, **EP '325** discloses that a transaction is initiated over an open communication network between a user and a remotely located server, and subsequently, the communication between a user and a remotely located server is discontinued and new communication is established between a user and an isolated server for the transaction. It concerns only a single transaction. Meanwhile, in the present invention, either the private line or the commercial line is selected according to the kind of the transaction. A transaction through the private line and transaction through the commercial line are different from each other.

None of the cited references teaches this feature.

Accordingly, claim 1 has been canceled and replaced with claim 6 reciting this feature, and the prior art rejections should be withdrawn.

U.S. Patent Application Serial No. 09/667,440
Response to Office Action dated December 4, 2003

In view of the aforementioned amendments and accompanying remarks, claims 2 and 4-6, as amended, are in condition for allowance, which action, at an early date, is requested.

If, for any reason, it is felt that this application is not now in condition for allowance, the Examiner is requested to contact Applicants' undersigned attorney at the telephone number indicated below to arrange for an interview to expedite the disposition of this case.

In the event that this paper is not timely filed, Applicants respectfully petition for an appropriate extension of time. Please charge any fees for such an extension of time and any other fees which may be due with respect to this paper, to Deposit Account No. 01-2340.

Respectfully submitted,

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